The webinar will begin soon. While you wait, please share in the chat box: Where are you in your year of VISTA service?

Maximizing Your VISTA Healthcare Benefits

Dial: 888.455.4948
Passcode: 7307479

Connecting to Audio

- Audio broadcast

- Call in via phone (number and passcode listed on each slide)
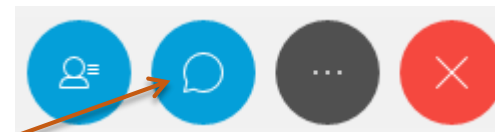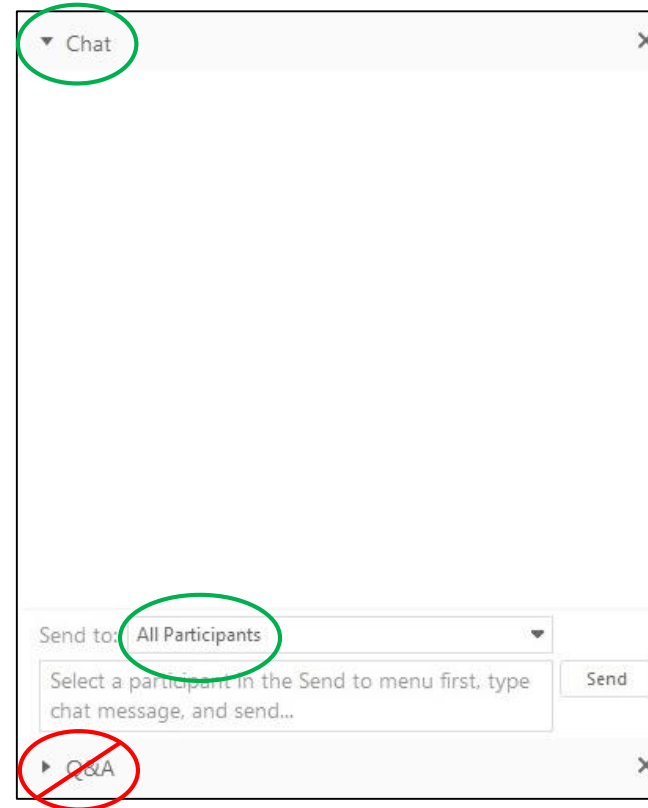
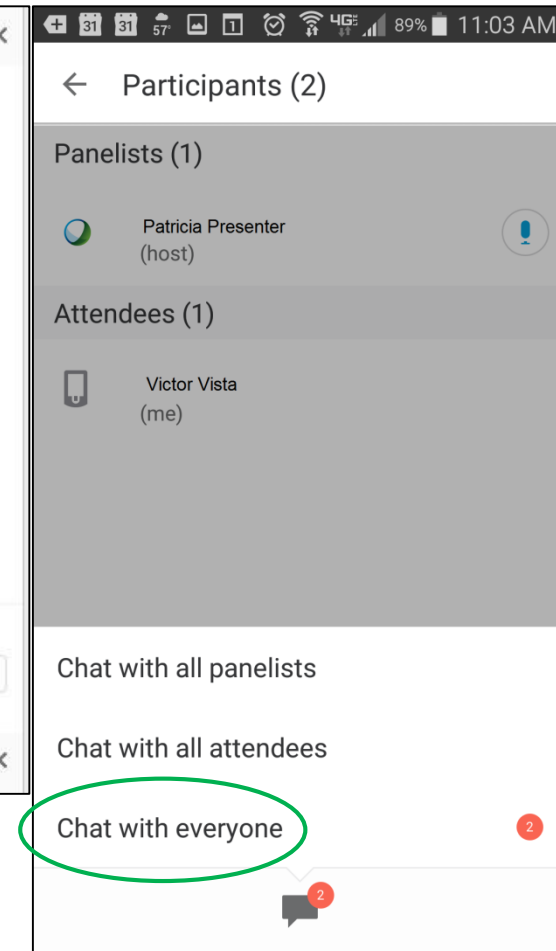- View Closed Captions in the Media Viewer panel

Tips for Participating

- Share comments and ideas in the Chat panel (send to "All Participants")
- Ask questions in the Q&A panel (send to "All Panelists")
- Some WebEx features are not available on mobile devices
- Links and recording will be available after the session

COMPUTER

MOBILE

Chat

Send to: All Participants

Select a participant in the Send to menu first, type chat message, and send...

Send

Q&A

Participants (2)

Panelists (1)

Patricia Presenter
(host)

Attendees (1)

Victor Vista
(me)

Chat with all panelists

Chat with all attendees

Chat with everyone

Click this button if you don't see the chat panel.

Webinar Etiquette

- Focus on the topic

- Respect diverse viewpoints and opinions

- Assume positive intent

Maximizing Your VISTA Healthcare Benefits

AMERICORPS VISTA
VISTA
Volunteers In Service To America

Corporation for
NATIONAL &
COMMUNITY
SERVICE

Today's Agenda

- Welcome and introductions

- Deciding which plan to select

- How to enroll in a plan

- Using your plan

- Accessing support

Today's Speakers

- **Ericc Powell**
  VISTA Training Coordinator

- **Matthew Nelson**
  Program Manager IMG

- **Kayleigh Remavich**
  VISTA Member Support Unit

Poll Questions

Have you enrolled in one of the VISTA health plan options yet?

Answer using the poll feature.

Am I Required To Enroll?

Affordable Healthcare Act (ACA) Requirement → Must have **Health Insurance Coverage**
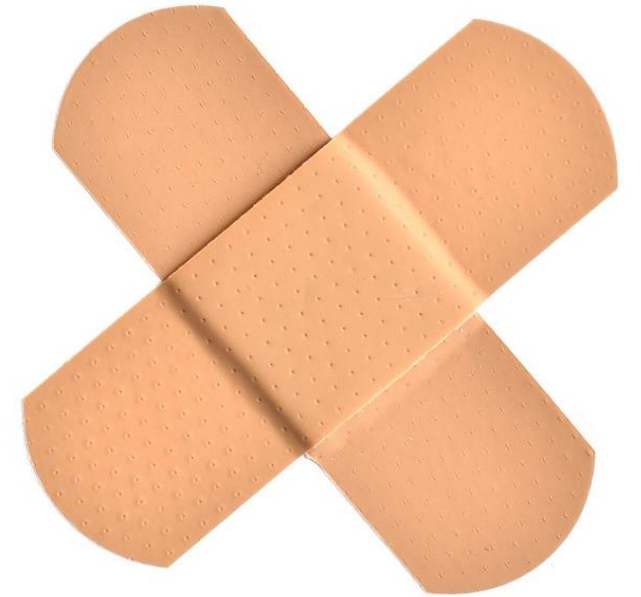
VISTA Program Requirement → Must enroll in one of two **Health Benefit Options** if you want to participate. Neither benefit is health insurance coverage

Getting Started With The Basics

Key Terms

- Benefits and exclusions

- Primary vs. Secondary Insurance Plan

- Pre-existing conditions

Key Terms

Deductible	Co-Pay	Co-Insurance
What you owe before your insurance will pay a claim. Example: $2500	What you owe in-person before services are provided. Example: $5	The percentage of a covered health care service you are responsible for once the deductible is met. Example: 80%/20%

Deciding Which Plan To Select

Healthcare Allowance Plan
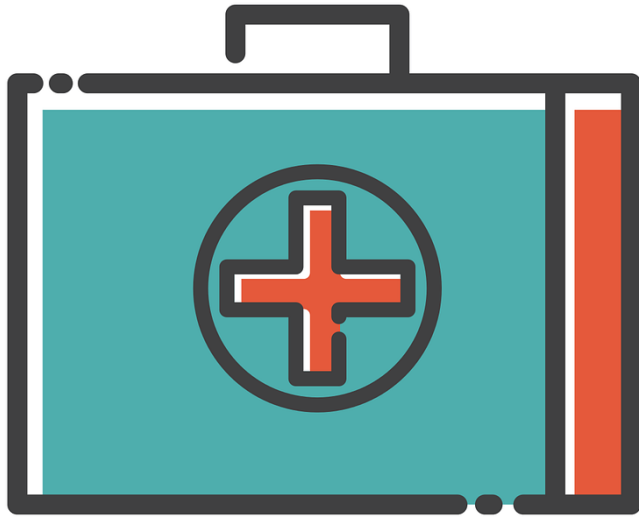
This reimbursement plan is for someone who **already has coverage** under:

- A parent's plan

- Spouse's plan

- Your own plan purchased through the Health Insurance Marketplace

- Medicaid, Medicare or Tricare

Health Benefit Plan

This benefit plan is for someone who **has no other coverage**:

- You will need an Exemption Certification Number (ECN) from the Health Insurance Marketplace
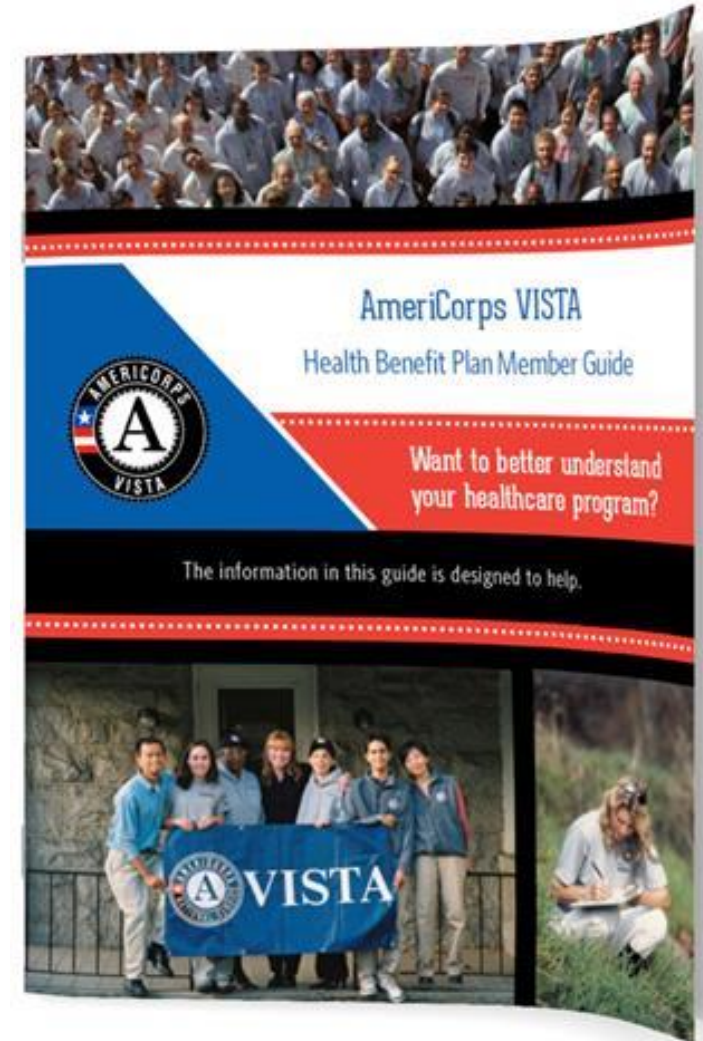
Comparing The Two Plans

VISTA Healthcare Allowance Plan	VISTA Health Benefit Plan
• Your other plan is primary • Allowance Plan is secondary • Handles your primary insurance plan's co-pays, deductible, and co-insurance fees • No network needed • **Can cover pre-existing conditions**	• No other insurance • Must be exempt from the Affordable Care Act's Individual Mandate • Very specific benefits and exclusions • $5 Office Visit Copay • $25 Emergency Room Copay • Uses First Health PPO Network • **Excludes pre-existing conditions**

Key Question

If I still need to get insurance from the Marketplace, can I sign up the VISTA Health Benefit Plan in the meantime?

Key Question

If I still need to get insurance from the Marketplace, can I sign up the VISTA Health Benefit Plan in the meantime?

- Yes – you can enroll in the Health Benefit Plan for 60 days

- We recommend during this time you apply for primary health insurance at the Marketplace at healthcare.gov

Key Question

Once you apply via the Marketplace, you'll be given one of the results below. If you are:

- **Exempt from having primary healthcare** → You can skip primary healthcare enrollment and supply the ECN to IMG to enroll in the Health Benefit Plan

- **Eligible for Medicare/Medicaid** → Sign up for the plan and complete the IMG form for the Healthcare Allowance Plan

- **Not exempt from primary insurance and are not eligible for Medicaid** → You will need to enroll in a Marketplace plan and can also enroll in the IMG Health Allowance Plan
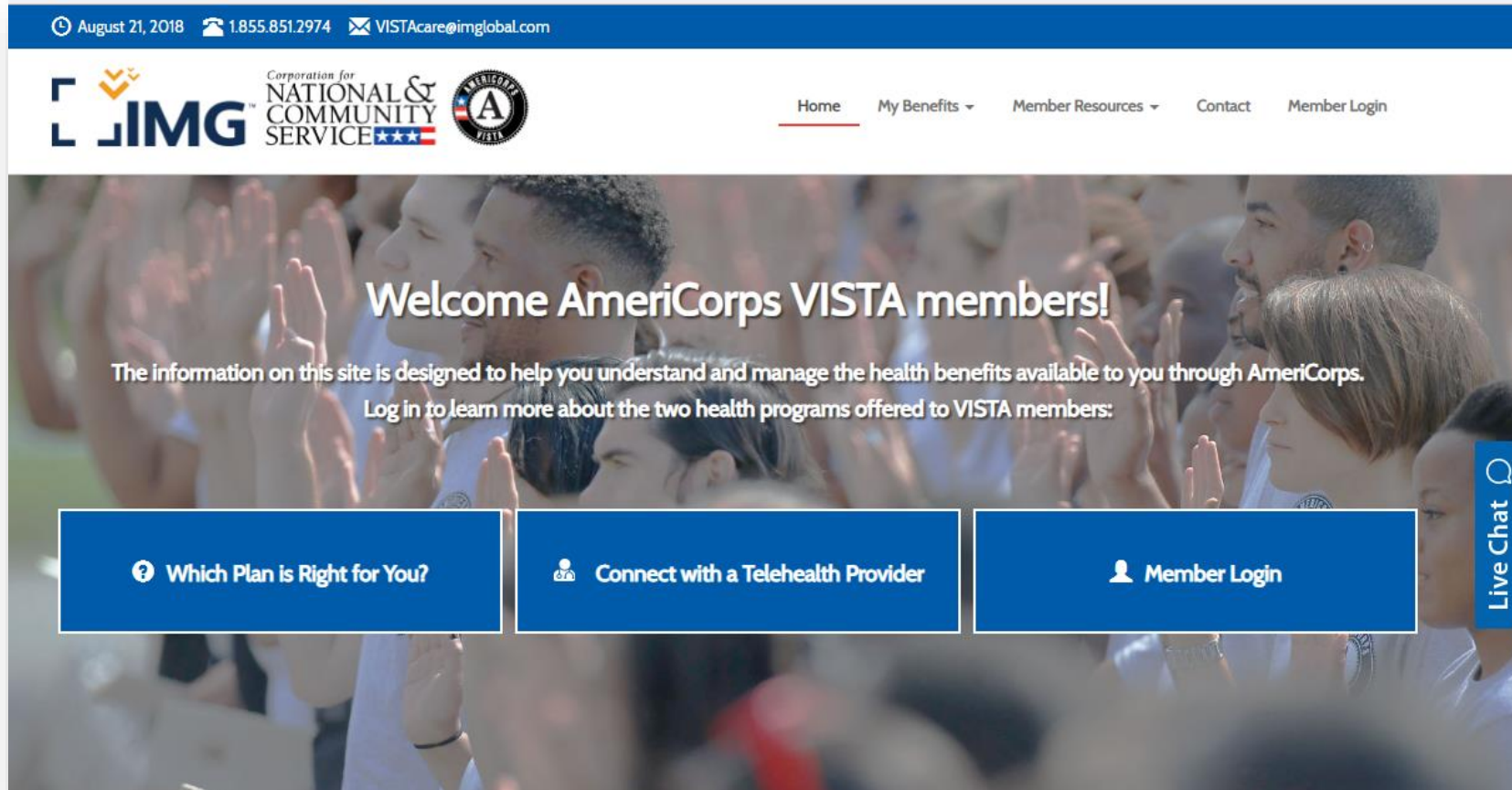
How To Enroll In A Plan

Enrollment Process

Go to https://americorpsvista.imglobal.com and click "Member Login"

Key Question

What should I do if I am going to turn 26 during my year of service?

Key Question

What should I do if I am going to turn 26 during my year of service?

Before you turn 26 or within 60 days of turning 26, visit healthcare.gov to see if:

1. You are **exempt** from primary health insurance or
2. You are required to **enroll** in a primary health insurance plan

Afterwards, send an updated enrollment form to IMG

Do you have any questions about <u>selecting</u> or <u>enrolling</u> in one of the two benefit options?

Ask in the Q&A box

Using Your Plan To Access Care

Finding A Provider

Key term: PPO Network / "Provider Network"

- Finding Medical and Mental Health Providers
  - Health Benefit Plan uses First Health PPO
  - Health Allowance Plan – specific to your plan

- Finding Dental and Vision Care

Types of Care

Preventative Care

- General Medical Physical
- Women's Routine Wellness GYN Exam
- Vaccinations

Urgent Care

- Walk in appointments
- Non-emergency illnesses or injury
- Not in danger

Emergency Room

- Emergency illness or injury
- Experiencing pain
- Call emergency services

Key Question

What should I do if there are not many accessible clinics or hospitals in my service area?

Key Question

What should I do if there are not many accessible clinics or hospitals in my service area?

MYidealDOCTOR
Your direct link to a physician 24/7

- Accessible for those on the Health Benefit Plan and Healthcare Allowance Plan
- It's like a walk-in clinic but over the phone!
- Real physicians will ask questions about your symptoms and you can send photos if needed
- Mental Health counseling services are available by appointment
- No office co-pays and they will bill directly to your plan

Filing A Claim

With ALL claims, please try to include the following:

1. An Itemized Billing Statement

2. Proof of Payment

3. The correct claim form:
   - **Healthcare Allowance** Medical Reimbursement Form
   - **Health Benefit Plan** Claim Form

Filing A Claim

- <u>Healthcare Allowance Plan Only!:</u> **IMG will need a copy of your Other Insurance Explanation of Benefits (EOB) letter**

  - Tells the claims analyst that your primary insurance plan handled the claim first so they can begin as secondary

  - Shows how much is left over after the other plan so claims analyst can adjust and pay the amount left

Accessing Support

Contacting IMG
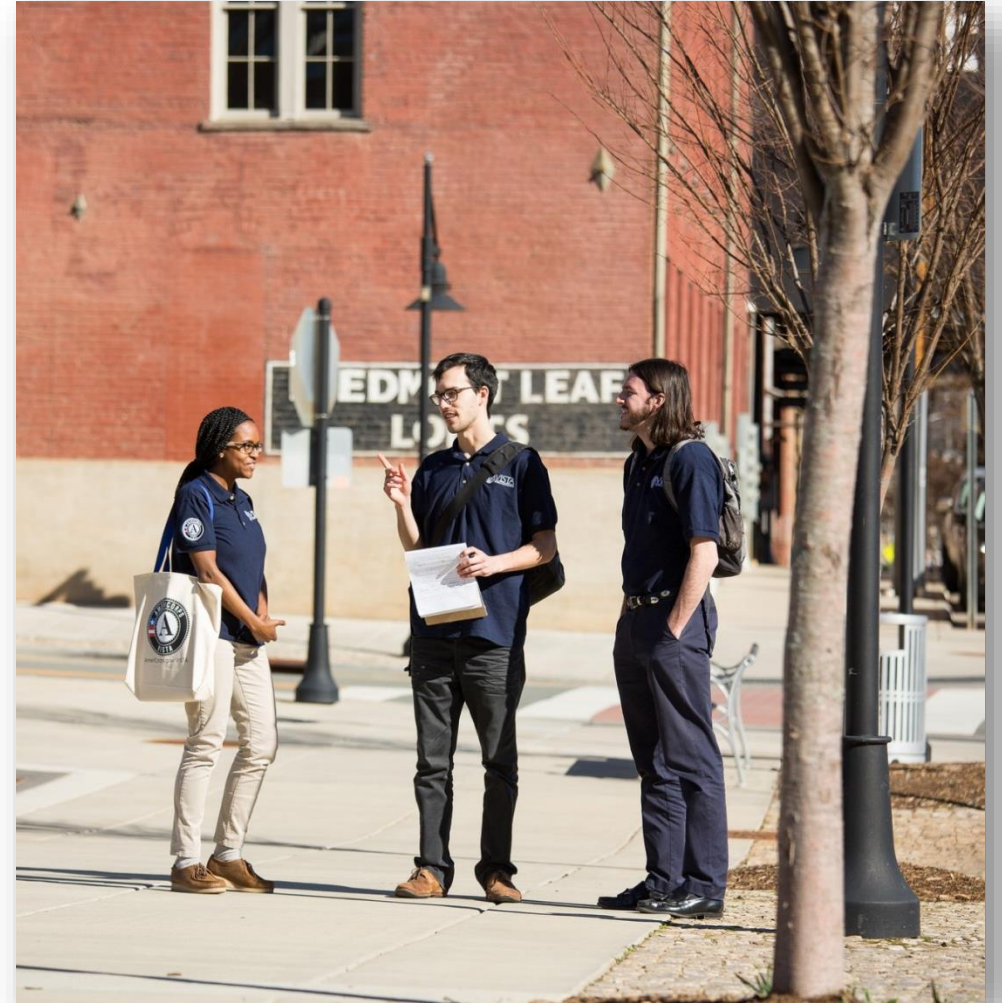
Don't hesitate to reach out to IMG for any help with enrolling or using your coverage!

Office Hours: Monday to Friday from 7AM to 6PM EST:

- **Live Chat on Website:** https://americorpsvista.imglobal.com/
- **Phone #:** 855-851-2974 (toll-free) or 317-833-1711 (local)

For general questions or claims status updates, save yourself a phone call!

- **Email:** VISTAcare@imglobal.com
- We reply to emails within 24 to 48 hours

Evaluation

- Please take a few moments to share your feedback through the quick poll on the right side of the screen.

- How can we improve these sessions? What topics should we include in future webinars?

- Thank you very much for your time and participation!

Questions?

- To ask a question verbally, call in using the number on this slide and press *1

- To ask a question electronically, use the Q&A feature located in the bottom right corner of the screen. Please ask "All Panelists"

Thank You for Your Participation!

Further questions? Contact us:
VISTATrainingSupport@cns.gov

Thank you for your service.

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